

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Linda Ann Cedeno
Debtor

Case No. 22-02194-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Mar 13, 2023

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2023:

Recip ID	Recipient Name and Address
db	+ Linda Ann Cedeno, 133 Cedar Drive, Long Pond, PA 18334-7887
5506023	+ EMERALD LAKES ASSOCIATION, 1112 GLADE DRIVE, LONG POND, PA 18334-7904
5506024	+ FIDELITY INVESTMENTS INSTITUTIONAL, OPERATIONS COMPANY INC, 82 DEVONSHIRE STREET, BOSTON, MA 02109-3605
5506033	PPL ELECTRIC UTILITIES, 827 HOUSMAN ROAD, ALLENTOWN, PA 18104-9392

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Mar 13 2023 22:42:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5506018	EDI: CAPITALONE.COM	Mar 13 2023 22:41:00	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5506019	+ EDI: CAPITALONE.COM	Mar 13 2023 22:41:00	CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
5506020	EDI: CAPONEAUTO.COM	Mar 13 2023 22:41:00	CAPITAL ONE AUTO FINANCE, PO BOX 60511, CITY OF INDUSTRY, CA 91716-0511
5506021	+ Email/Text: ebnotifications@creditacceptance.com	Mar 13 2023 18:43:00	CREDIT ACCEPTANCE (P), ATTENTION: OPERATIONS SUPPORT, PO BOX 513, SOUTHFIELD, MI 48037-0513
5506022	+ EDI: CITICORP.COM	Mar 13 2023 22:41:00	DSNB/MACYS, PO BOX 8218, MASON, OH 45050
5506025	EDI: AMINFOFP.COM	Mar 13 2023 22:41:00	FIRST PREMIER, 3820 N LOUISE AVENUE, SIOUX FALLS, SD 57107-0145
5506026	EDI: CBS7AVE	Mar 13 2023 22:41:00	GINNYS, 1112 7TH AVENUE, MONROE, WI 53566-1364
5506027	+ Email/Text: bankruptcy.notices@hdfsi.com	Mar 13 2023 18:44:00	HARLEY DAVIDSON CREDIT, PO BOX 21829, CARSON CITY, NV 89721-1829
5506028	+ Email/Text: bankruptcy.notices@hdfsi.com	Mar 13 2023 18:44:00	HARLEY DAVIDSON FINANCIAL, 4150 TECHNOLOGY WAY, CARSON CITY, NV 89706-2026
5506029	EDI: IRS.COM	Mar 13 2023 22:41:00	INTERNAL REVENUE SERVICE, DEPARTMENT OF THE TREASURY, FRESNO, CA 93888-0025
5506030	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 13 2023 18:44:00	MIDLAND FUNDING, 320 EAST BIG BEAVER, TROY, MI 48083-1238
5506031	+ Email/Text: Bankruptcies@nragroup.com	Mar 13 2023 18:44:00	NATIONAL GRID NY, C/O NATIONAL RECOVERY AGENCY, 2491 PAXTON STREET, HARRISBURG, PA 17111-1036
5506032	Email/Text: nsm_bk_notices@mrcooper.com	Mar 13 2023 18:43:00	NATIONSTAR D/B/A MR. COOPER, PO BOX

District/off: 0314-5
Date Rcvd: Mar 13, 2023

User: admin
Form ID: 318

Page 2 of 3
Total Noticed: 31

		60516, CITY OF INDUSTRY, CA 91716-0516	
5506034	+ EDI: AMINFOFP.COM	Mar 13 2023 22:41:00	PREMIER BANKCARD/FIRST PREMIER, 601 S MINNESOTA AVE, SIOUX FALLS, SD 57104-4824
5506035	+ Email/Text: caineweiner@ebn.phinsolutions.com	Mar 13 2023 18:43:00	PROGRESSIVE INSURANCE, C/O CAINE & WEINER, PO BOX 55848, SHERMAN OAKS, CA 91413-0848
5506378	EDI: PENNDEPTREV	Mar 13 2023 22:41:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
5506378	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 13 2023 18:44:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
5506036	+ Email/Text: bankruptcy@rubinrothman.com	Mar 13 2023 18:43:00	RUBIN & ROTHMAN LLC, PO BOX 9003, ISLANDIA, NY 11749-9003
5506037	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 13 2023 18:44:00	SANTANDER CONSUMER USA, PO BOX 961211, FORT WORTH, TX 76161-0211
5506038	Email/Text: enotifications@santanderconsumerusa.com	Mar 13 2023 18:44:00	SANTANDER CONSUMER USA (C), ATTN BANKRUPTCY DEPT, PO BOX 560284, DALLAS, TX 75356-0284
5506039	EDI: CBS7AVE	Mar 13 2023 22:41:00	SEVENTH AVENUE, 1112 7TH AVENUE, MONROE, WI 53566-1364
5506041	+ EDI: CBS7AVE	Mar 13 2023 22:41:00	SWISS COLONY, 1112 7TH AVENUE, MONROE, WI 53566-1364
5506042	EDI: RMSC.COM	Mar 13 2023 22:41:00	SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965061, ORLANDO, FL 32896-5061
5506092	+ EDI: RMSC.COM	Mar 13 2023 22:41:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5506043	EDI: CITICORP.COM	Mar 13 2023 22:41:00	THE HOME DEPOT/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5506044	Email/Text: bankruptcydepartment@tsico.com	Mar 13 2023 18:44:00	VERIZON WIRELESS, C/O EOS CCA, PO BOX 981002, BOSTON, MA 02298-1002
5506045	+ EDI: BLUESTEM	Mar 13 2023 22:42:00	WEB BANK/FINGERHUT, 6250 RIDGEWOOD ROAD, SAINT CLOUD, MN 56303-0820
TOTAL: 28			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5506040		STEPHEN EINSTEIN & ASSO

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0314-5
Date Rcvd: Mar 13, 2023

User: admin
Form ID: 318

Page 3 of 3
Total Noticed: 31

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
John J Martin	pa36@ecfbis.com trustee martin@martin-law.net
Michael Patrick Farrington	on behalf of Creditor NATIONSTAR MORTGAGE LLC mfarrington@kmlawgroup.com
United States Trustee	ustpre03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Linda Ann Cedeno lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 5

Information to identify the case:

Debtor 1

Linda Ann Cedeno

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7831

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:22-bk-02194-MJC

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Linda Ann Cedeno
aka Linda A. Cedeno, aka Linda Cedeno

3/13/23**By the
court:**

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.